

NEW HORIZONS

York County Area Agency on Aging

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Fall 2021

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How to Choose a Medicare Plan During Open Enrollment

Choosing a [Medicare](#) plan is an important, but difficult decision. This choice could determine your health for years to come and save (or cost) you hundreds of dollars in out-of-pocket costs. However, during the [Medicare Open Enrollment Period \(OEP\)/Annual Election Period \(AEP\)](#) October 15 through December 7, you can re-evaluate your Medicare Advantage (MA/Part C) and/or Part D coverage to make sure you're enrolled in the plan that fits your needs best.

But with so many options it's hard to figure out:

1. If your current plan is best for you, and
2. How to choose a better plan to fit your needs

Using the **4Cs of Medicare – Coverage, Cost, Convenience, and Customer Service** you can assess the quality of your current plan and if needed, find a new one that better fits your needs. Here's what you should consider when switching plans during the OEP/AEP.

Coverage

Before you begin comparing Medicare plans, you should start by assessing your health needs. Make a list of how many doctors you have, how often you have appointments, and your prescription drug needs. Then, you can begin assessing your coverage options. If you decide to add or switch Medicare Advantage and/or Part D plans there are a few things you should consider about coverage:

- Has your health status changed within the last year?
- Are the services you need covered under your current plan (treatments, prescriptions, vision coverage, etc.)? Are there other health-related services that you would like covered? Examples might include alternative treatments, personal health devices, transportation or meal assistance. Be sure to check when, and how frequently, these other services are offered.
- Does your current plan or the plans you're considering cover all the drugs you think you will need in the coming year?
- How do the plans rank under the [star quality rating system](#)? Are there any 5-star plans?

Cost

When you first enrolled in Medicare, you may have picked a plan based on the recommendation of a friend or just chose a fairly inexpensive plan since the coverage difference between each option seemed nominal. Now as a seasoned Medicare beneficiary there are a few cost considerations you should re-evaluate.

- Are your financial circumstances the same?
- What is the total projected annual and monthly cost with the plan you have vs the plan you're considering? Have these costs gone up?
- Was your out-of-pocket cost more expensive than you had planned? Are you visiting the doctor as much as you had anticipated? Or perhaps more frequently than expected, causing more copays and deductibles than you had anticipated? You may want to switch to a more affordable option.
- Did you enter the [Part D Coverage Gap \("donut hole"\)](#) this year? While the donut hole officially "closed" in 2020, that doesn't mean you won't have costs after hitting your initial coverage period threshold.

Convenience

When deciding on the type of coverage you need you should also think about how accessible your physicians need to be. With Original Medicare, you can choose to see any physician who accepts Medicare. This means that you can access major medical centers nationwide. On the other hand, MA plans are more restricted in terms of the provider networks (doctors, hospitals, or pharmacies) they work with, which means you need to see doctors or visit hospitals that are "in-network" with your MA plan to avoid paying higher medical fees.

Before enrolling in a Medicare Part D plan confirm if your local pharmacy is included in their network. Typically these pharmacies will reduce your out-of-pocket cost for prescription drugs. Here are a few things you should consider before choosing a plan:

continued on page 7

From the Director



Dear Reader:

I hope this finds you enjoying the warmth, sunshine and maybe a little more freedom than we have had during the last year. As we have adjusted back to spending time together we are realizing just how much we missed one another. It is sometimes the simplest of interactions that results in making that day a "good day" and we could all use as many good days as we can get.

While summer is still in full swing the time is quickly coming for many of us to make decisions regarding our healthcare coverage for the upcoming year. Each year, beginning October 15th, Medicare recipients are given the opportunity to review and change their Medicare health plans and prescription drug coverage for the following year. This decision is in your hands and is an extremely important one.

While reviewing your Medicare coverage can be cumbersome, it does not have to be

overwhelming. Reviewing your current needs and available plans does not take long and making changes can save you money throughout the year. It is also the only time during the year that most beneficiaries are permitted to make these changes.

I would encourage everyone that needs some guidance with reviewing their Medicare coverage to reach out to our Agency and schedule a one-on-one counseling session. A trained Medicare counselor will review all of your options and offer insight regarding available coverage. Please take some time to review the information in this issue of the *New Horizons* for additional information regarding Medicare counseling. A little bit of your time now can ensure you have the right coverage as we move into a new year.

As summer comes to an end, we take time to celebrate senior centers in our community as September is National Senior Center Month. For anyone over the age of sixty who has never attended a senior center, there are fourteen scattered throughout York County and there is a list of them in this issue of the *New Horizons*.

There is no cost to attend the senior centers and there is a free noontime meal served five days a week. Participants will find a variety of programs occurring at each senior center that are designed to give older adults some of the tools they need for successful aging. From exercise programs to computer classes older adults can enhance their skills and enhance their health. None of us can stop the aging process; however, we can all work to ensure that we age as successfully as we possibly can. For more information about York County senior centers, please visit our website at www.ycaaa.org.

I hope you and your loved ones are adjusting to all the change we have witnessed this year and are back to a semblance of "normal". Life just has a way of reminding us how important "normal" actually is.

Mark W. Shea



NEW HORIZONS

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By

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Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

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The *New Horizons* is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

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**York County Area Agency on Aging
New Horizons**

**100 West Market Street
York, PA 17401**

Fall 2021

Please notify YCAAA to discontinue your mailed issue.

YCAAA Advisory Council

The next York County
Area Agency on Aging's
Advisory Council meetings
will be held on

**Monday, September 13th and
Monday, December 13th.**

The meetings will begin promptly
at 12:00 pm and will be
held via **Zoom**.

NEW HORIZONS

York County Area Agency on Aging

New Horizons is available online for free, including hyperlinks, so that the reader can easily "click" for more information. Go to www.ycaaa.org, click About Us, then click on "*New Horizons* Newspaper" directly below.

Prevent Falls This Fall with Virtual Fall Prevention Classes



MANAGING CONCERNS ABOUT FALLS

The York County Area Agency on Aging offers a variety of fall prevention programs throughout the year – free of charge – proven to lower the risk of falls. These include **A Matter of Balance** and **Healthy Steps for Older Adults (HSOA)**.

“A Matter of Balance” is an award-winning program designed for people who have concerns about falling, have fallen in the past, have restricted their activities because of falling concerns or who are interested in improving balance, flexibility and strength.

“A Matter of Balance” can help manage the risk of falls by teaching participants to:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

The York County Area Agency on Aging urges interested older adults to register for this upcoming **online** program:

October 4 – November 3, 2021 (9 sessions)
Mondays & Wednesdays 10am – 12 noon

*No class on Monday, October 11, Columbus Day



In addition, another evidence-based class, **Healthy Steps for Older Adults (HSOA)**, is scheduled in December. HSOA reduces fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Participants learn how to exercise safely at home and are provided information on ways to improve their health and well-being. Discussions will include home and medication safety, as well as appropriate foot care/foot wear. Each person receives a booklet that includes exercises they can continue at home. HSOA is a 2-day class, each class is 2 hours.

Virtual Healthy Steps for Older Adults Workshop Offered:

December 3 & 10, 2021
Fridays 1 – 3pm

This is a 2-session online class.

**** Participants will need an email address and a computer, laptop, iPad or tablet with a camera for both programs. Reliable internet access is necessary.**

Free Workshops Can Lead to Healthier Living

Adults age 60 and older who are living with chronic pain, and 60+ caregivers caring for someone living with chronic pain are invited to participate in the Chronic Pain Self-Management Program workshops offered by the York County Area Agency on Aging. This interactive program spans six workshops, once a week for 2½ hours. The workshops will be taught by certified instructors through the agency.

Developed by the Self-Management Resource Center, formerly Stanford University Patient Education Program, this health promotion program provides tools for managing your health, dealing with difficult emotions, and living a better life with chronic pain. The program introduces participants to self-management tools like healthy eating, exercise, action planning and dealing with difficult emotions, among others. A companion book, ***Living a Healthy Life with Chronic Pain***, and an exercise CD will be provided for all participants.

These free workshops will be held virtually from 9:30 am to 12:00 pm every Friday, beginning Sept. 3 through Oct. 8. You must have internet access and a computer to participate. There is no charge for the workshops. Pre-registration is required by calling Megan Craley at 717-771-9610.

Need Help with Raking and Shoveling?

York County older adults 60+, who are interested in help with fall cleanup, raking, snow shoveling, programming electronic devices, or with other household chores are encouraged to arrange for help from a Rent-A-Kid. The Rent-A-Kid program is sponsored by the York County Area Agency on Aging. This is an “intergenerational program” that connects together York County older adults who need help, and nearby middle and high school students in grades 7-12, who want to help. For over 30 years, “Kids” have been helping and learning from older adults through the Rent-A-Kid program. The goal of the Rent-A-Kid program is not only to get an important job done, but also to foster friendships between older adults and youth. Lifelong, rewarding relationships have blossomed between kids and older adults!

Older adults in need of assistance can call **717-771-9103**, and will be provided names and phone numbers for youth nearby who may be interested. It is the responsibility of the older adult to contact the youth and discuss the job to be done, when it is to be done, the rate of pay for the job, and any other arrangements that need to be made.

The older adult needs to be agreeable to a reimbursement of a minimum of \$5/hour, or a negotiated rate based on the job.

Middle and high school students in grades 7-12 who are interested in participating should contact their local school guidance counselor for the application. Students can also obtain an application at www.ycaaa.org on the Forms and Documents page, or call **717-771-9103** for an application.



Daylight savings time ends on Sunday, November 7, 2021 at 2:00 am.

Remember to turn your clock back one hour!

Important Dates for the Pennsylvania 2021 General Election

Pennsylvania’s 2021 General Election is November 2. While many people – including older adults – are returning to in-person voting, others are still choosing to vote by mail-in ballot. No matter how people vote this fall, here are some important dates for everyone to know:

- **Nov. 2** is the date for Pennsylvania’s general election.
- **Oct. 18** is the last day to register to vote, and you can now do so **online**.
- **Oct. 26** at 5 p.m. is the last day to apply for a mail-in or civilian absentee ballot.
- **Nov. 2** at 8 p.m. is the deadline for receipt of mail-in and civilian absentee ballots.

Visit [Votes.pa](https://www.votes.pa.gov) for more information and to apply for a mail-in or absentee ballot.

Source: PA Department of Aging

Application Deadline Extended To December 31, 2021

The deadline for older and disabled Pennsylvanians to apply for rebates on rent and property taxes paid in 2020 has been extended from June 30 to December 31, 2021.

Claimants of the [Property Tax/Rent Rebate Program](#) are encouraged to file their rebate applications online by visiting mypath.pa.gov. The Department of Revenue launched this online portal to make it easier for those who benefit from the program to submit their applications. Previously, all applicants were required to submit a paper application.

“myPATH is a user-friendly online tool that walks applicants through all the steps for filing their rebate applications,” Revenue Secretary Dan Hassell said. “We have already heard a lot of positive feedback from many Pennsylvanians who have used myPATH this year to file their rebate claims. We’re hopeful that others will take advantage of this new online-filing option.”

Under Pennsylvania law, the annual deadline for the Property Tax/Rent Rebate Program is set as June 30. However, the law tasks the Department of Revenue with evaluating the program prior to the statutory June 30 deadline to determine if funds are available to extend the deadline. To date, funding has been available to allow all who qualify to benefit from the program, meaning the deadline can be extended for the current year.

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

When Can You Expect Your Rebate?

Rebate distribution began July 1, as required by law. Here is additional information to keep in mind:

- If you provide your phone number on your Property Tax/Rent Rebate application form or in the [myPATH](#) electronic application, you will receive an automated call from the Department of Revenue when your claim posts to the department’s processing system. You will also receive another automated call when your claim is approved.
- The easiest way to check the status of your rebate is to use the [Where’s My Rebate?](#) tool. To check on the status of your claim, you will need your:
 - o Social Security number
 - o Claim year
 - o Date of birth

Using myPATH to File Your Rebate Application

Submitting your application online through mypath.pa.gov is easy and does not require you to sign up for an account. Applicants will be asked to provide specific information on their income and rent/property taxes. Applicants should check the [Property Tax/Rent Rebate Program instruction booklet](#) to learn which information they will need to input/upload to complete the process.

Applicants who still wish to file a paper application form may obtain [Property Tax/Rent Rebate claim forms \(PA-1000\)](#) and related information on the [Department of Revenue’s website](#) or by calling 1-888-222-9190.

It’s free to apply for a rebate, and applicants are reminded that free assistance is available at

hundreds of locations across the state, including [Department of Revenue district offices](#), senior centers and state legislators’ offices. Applicants may also visit the department’s [Online Customer Service Center](#) to find helpful tips and answers to commonly asked questions about the Property Tax/Rent Rebate Program.

Applicants must reapply for rebates every year because rebates are based on annual income and property taxes or rent paid in each year. Spouses, personal representatives or estates may file rebate claims on behalf of claimants who lived at least one day in 2020 and meet all other eligibility criteria.

Visit the [Property Tax/Rent Rebate](#) page on the Department of Revenue’s website for further information on the program and how to apply for a rebate.

About the Property Tax/Rent Rebate Program:

The maximum standard rebate is \$650, but supplemental rebates for certain qualifying homeowners can boost rebates to \$975. The Department of Revenue automatically calculates supplemental rebates for qualifying homeowners.

In recent years, the program has annually distributed approximately \$218 million to more than 500,000 eligible Pennsylvanians. Since the program’s inception in 1971, it has delivered more than \$6.8 billion to older and disabled adults across the commonwealth. The Property Tax/Rent Rebate Program is funded by the Pennsylvania Lottery and revenue from slots gaming.

What Is Weatherization?

The Weatherization Program helps people with limited income lower their fuel bills, save energy and have a more comfortable home.

WEATHERIZATION = INCREASED COMFORT

- ✓ Work is done free of charge for eligible households.
- ✓ Specially trained workers make specified repairs to your home so that it becomes more efficient to reduce your heating and electric bills.
- ✓ Services include attic and basement insulation, water heater and pipe insulation, window and door weather-stripping, caulking and broken glass replacement.
- ✓ Also as part of the Weatherization Program, your furnace and water heater are tested for efficiency and safety.
- ✓ Additionally, we provide education on ways you can save and use energy wisely.

INCOME QUALIFICATIONS

Any York County homeowner or tenant whose income falls below the following guidelines can apply:

# of Persons	Yearly Income
1	\$25,760
2	\$34,840
3	\$43,920
4	\$53,000
5	\$62,080
6	\$71,160
7	\$80,240
8	\$89,320

WHY APPLY?

We all need to conserve energy, and it’s very helpful to be able to save money at the same time. Weatherization can do both while helping to make your home warmer in winter and cooler in the summer.

WHO PAYS FOR THIS?

The state and federal government through the Department of Energy and the Department of Health and Human Services and the County of York through the York County Planning Commission.

WHAT’S THE CATCH?

There isn’t any. The Weatherization Program has offered these services since 1972 and more than 10,000 families have benefited from the program. Homes that have been previously serviced are not eligible for re-service.

HOW DO I APPLY?

Call the York County Planning Commission at 717-771-9870 and choose Option 1 for Weatherization.

York County Weatherization Program
28 E. Market Street, 3rd Fl.
York, PA 17401



Autumn Driving

By: Barbara Zortman, Director, Center for Traffic Safety

Autumn is bursting with changes, full of nature and beauty – and, for drivers, full of risks.

Leaves on the road: Tree-lined streets envelop us in rich shades of crimson and gold. As the trees prepare for winter rest, those picturesque colors cascade down and blanket the earth. Leaves on the road make it difficult to see such things as potholes and pavement markings. Add moisture, and they become slippery as ice.

Recommendations:

- Reduce speed to allow more time to stop
- Maintain a healthy following distance from the vehicle in front of you
- Remove leaves from your vehicle
- Make sure your tires have good tread to channel water away and provide better traction.

Brilliant sunrises and sunsets: The autumn sun can pack a powerful punch. Visibility is particularly poor at dusk and dawn because natural light is reduced and it isn't dark enough for your headlights to be 100% effective. Limited light can affect depth perception and peripheral vision.

Recommendations:

- Limit driving during dusk and dawn
- Have sunglasses available within easy reach, and invest in polarized sunglasses that reduce glare
- Use your sun visor
- Get regular check-ups for conditions like macular degeneration, cataracts and glaucoma
- If bright sunlight disturbs your driving skills, find a safe place to pull over, wait 10-15 minutes for the sun to reposition before continuing.

Changing weather conditions: Pennsylvanian's are well aware that weather conditions can drastically change on a dime. Temperature changing from warm to cold can cause roads to ice overnight.

Recommendations:

- Keep windows and headlamps clean
- Make sure defrosters and wipers work
- Keep washer reservoir full
- Check tire conditions for proper tread and inflation
- Drive slowly and brake gently across overpasses and bridges
- Store a survival kit in the car.

Fewer daylight hours: The end of daylight saving time means we must say goodbye to long days and hello to longer nights. Many of us will be driving during hours of darkness. Fall fashion

often dictates darker clothing, making pedestrians less visible. School buses will likely be running during dawn and dusk hours – be aware of young pedestrians.

Recommendation:

- Be vigilant. Adjust your driving accordingly.

Increase in deer crossings: One reason for the spike in autumn is that it's mating season when, like other species, they are blinded by love and all bets are off! Often, they are simply trying to cross the road in search of food, water, and shelter.

Recommendations:

- Stay extra alert where warning signs are posted
- Be watchful when driving next to steep embankments where deer could pop-up suddenly
- When you see one deer, keep an eye out for the rest of the gang as they rarely travel alone
- Be alert during dusk and dawn hours when deer are most active and your vision is most compromised
- If you see deer, slow down and prepare to react
- If in your path, brake but don't swerve, and keep both hands firmly on the steering wheel.

For more on fall driving safety:

<https://www.penndot.gov/TravelInPA/Safety/TrafficSafetyAndDriverTopics/Pages/Fall-Driving.aspx>



**SEPTEMBER 12,
2021**



In the United States, Marian McQuade has been recognized nationally as the founder of National Grandparents Day. Congress passed the legislation proclaiming the first Sunday after Labor Day as National Grandparents Day and, on August 3, 1978, then-President Jimmy Carter signed the proclamation.

McQuade made it her goal to educate the youth in the community about the important contributions seniors have made throughout history. She also urged the youth to "adopt" a grandparent, not just for one day a year and not for material giving, but rather for a lifetime of experience. The official statute says the day's purpose is *"to honor grandparents, to give grandparents an opportunity to show love for their children's children, and to help children become aware of strength, information, and guidance older people can offer."*



Application for Paratransit Service Now Available Online

**By: Monica Young, Management,
Communications Specialist, Central
Pennsylvania Transportation Authority**



Are you interested in becoming a new rider or do you need help with an aging parent or family member? PennDOT, in partnership with the Pennsylvania Department of Human Services, has launched a new Find My Ride Eligibility service. This service offers an online application process for several transportation assistance programs available for seniors, persons with disabilities, persons with mental health/intellectual and developmental disabilities and those willing to pay full fare who do not qualify for other funding sources.

Eligibility for additional transportation funding programs is determined based on answering the online application questions and uploading the required documents. After completing your online application, it will be automatically sent to rabbittransit for approval and any communication will be sent back to you via email. It's that easy!

To review additional ways to apply, please visit <https://www.rabbittransit.org/shared-ride/paratransit/apply-for-paratransit/>.

To learn more about rabbittransit's shared ride service, call 1-800-632-9063 or visit [rabbittransit.org](https://www.rabbittransit.org).

Life Care Planning

By: Meg Motter, LCSW, licensed clinical social worker and Client Care Advocate, Bellomo & Associates

As children, we faced what seemed to be momentous decisions—Little League? Ballet? Violin or clarinet? Try out for the school play? As adults, the choices we made carried more weight—decisions regarding education, career, marriage, family and lifestyle were not only more difficult to make, but largely shaped our adult lives.

We grew up answering the never-ending questions, “What do you want to be when you grow up? What colleges are you considering? Are you getting married? Time for babies?!” How curious that we stop asking our elderly friends such probing questions. Imagine what those inquires might look like: “What will you do when your health fails? Who will help you with transportation when you can no longer drive? If your spouse were diagnosed with dementia, how would you manage? What are the assisted living facility options in your community? Are your legal affairs in order? Are your Advance Directives and financial power of attorney documents up to date?”

With rare exception, a person’s health changes as they age and their ability to independently manage activities of daily living (commonly referred to as ADLs—things such as bathing,

dressing, feeding, ambulation) and instrumental activities of daily living (IADLs—paying bills, driving, using the phone) declines. For most aging seniors, the need for informal and formal supports is inevitable—perhaps not today or tomorrow, but at some point, the senior needs assistance. Too often, the need becomes a reality in a moment of crisis—after a fall at home, a bout with the flu, a minor car accident, or soon after receiving a debilitating medical diagnosis. In the moment of crisis, families are bombarded with information and pushed to make quick decisions about care options. Information overload sets in, and emotions, worry and stress kick into high gear. The elder and their loved ones become immobilized and overwhelmed.

Much as a school guidance counselor comes alongside a student, learning their strengths and interests and assisting them in exploring higher education and career options during their high school years, an elder care coordinator aims to come alongside the senior and their family well before difficult decisions must be made. Client and elder care coordinator relationships are established through an initial face-to-face meeting (sometimes a home visit), medical and psycho-social histories gathered, strengths

and needs identified, goals, wishes and “bucket lists” are developed. The elder care coordinator establishes a summary care plan, and the journey begins—quarterly visits, phone check-ins, ongoing education, field trips to visit facilities—you name it, the elder care coordinator is at the ready to assist the family in identifying and securing services while providing emotional support and encouragement. The client and their loved ones breathe more easily, knowing that they have a professional on their team, dedicated to advocating for and obtaining services as needs arise. The elder care coordinator moves forward knowing that the foundation is firm and whatever storms the family faces in the future will be more easily managed because of the client-coordinator relationship that has been established. Difficult decisions are made more easily and in part based on the clinical expertise of a dedicated family team member—the elder care coordinator/client care advocate.

Care management services may be obtained through the York County Area Agency on Aging as well as through several other organizations. Please take advantage of the resources available to you in this important area.



Aging – Why I Do This Work

By: Cathy Bollinger, managing director of Embracing Aging, York County Community Foundation

My earliest memory about aging occurred during a car ride with my family. I was old enough to understand what was being said, yet too young

to comprehend the concept of aging.

To pass the time, my mom asked my older brother, “What do you want to be when you grow up?”

I remember turning my little head quickly to gaze at my brother. The top of his curly brown hair was framed by the bright blue sky visible through the car window. As he began to answer, I cried out, “What do you mean grow up? We don’t grow up; we stay this age forever!”

This was the day I learned everyone ages.

I am the youngest grandchild on both my parents’ side of the family. My mom’s only sibling was 17 years older than her, my dad’s only sibling was 12 years older than him. My grandparents were ages 65, 64, 58, and 57 when I was born, and I was blessed to have all four of them as influencers in

my life until age 19. My last living grandparent passed when I was age 39.

I relished the time spent with older family, hearing their stories and learning from their wisdom. And my most-treasured friendships are with people of varying ages. One of my dearest friends was age 95 years when she passed last December.

I’m a better and more enriched person because of these experiences. Unfortunately, not everyone thinks as fondly of aging.

I’m reminded of this when I tell people I lead an initiative for York County Community Foundation called Embracing Aging. The typical reactions include being shushed away with a hand, someone making a joke about aging, or someone quickly changing the subject.

We all want to live long lives. Yet most of us don’t want to think about aging and are dismayed at signs of aging in ourselves and those we love. So we rarely admit that we like anything related to aging. We automatically use words and phrases that project negativity on growing older. We settle for life as it is as we age, faced

with barriers to living easily in our homes and communities. That’s not okay because it damages our sense of self, shortens our lifespan, limits our opportunities, and prevents us from thriving.

This is why I proudly work to change the culture on how people perceive aging. I want to live in a community that has my back as I grow older. A community that helps me adapt and cope with changes ahead; a community that values me regardless of my decade.

Thank you to donor Anna Gardner, who over 100 years ago gifted her estate so that older residents can live with dignity. Her gift supports the work of Embracing Aging, and I’m honored to carry on her legacy to make York County a great place to age!

For more information contact Cathy Bollinger, Managing Director of Embracing Aging, York County Community Foundation, cbollinger@yccf.org, 717-848-3733, www.EmbracingAging.org



The Pennsylvania Department of Aging (PDA) announced that as of July 1, the PA State Health Insurance Assistance Program, formerly known as APPRISE, has now been renamed **Pennsylvania Medicare Education and Decision Insight, or PA MEDI**. Pennsylvania’s Medicare beneficiaries will receive the same services under the same program, just under a new name.

PDA’s Education & Outreach Office (EOO) embarked on a rebranding process to improve public awareness of the program and of the valuable services it provides to Pennsylvania’s Medicare-eligible individuals, their families and caregivers to assist them in making informed health insurance decisions that optimize cost-savings and access to health care and benefits.

The program provides free, confidential, objective, and easy-to-understand information about Medicare Advantage Plans, prescription drug plans, and Medicare Supplement plans, Medicare appeals, and allows Medicare beneficiaries to compare plans and costs to determine what best meets their needs.

“The new brand presents a unique opportunity for the program to grow, innovate and connect with beneficiaries and organizations; tap into new populations; and to better accommodate the

needs of beneficiaries,” said Susan Neff, PA MEDI director. “The new brand also supports the vision to be the known and trusted community resource for unbiased Medicare information. We welcome beneficiaries to call the PA MEDI Helpline for Medicare-related questions.” In York County call 717-771-9008 or 1-800-632-9073.

The program’s services are provided through Pennsylvania’s 52 Area Agencies on Aging by a network of almost 800 trained counselors in the commonwealth, many of whom are volunteers. Many PA MEDI volunteer counselors started off as Medicare beneficiaries with questions or concerns about their coverage who, after receiving assistance through PA MEDI, wanted to learn more about how they could share that knowledge with others. PA MEDI volunteer counselors receive free training about Medicare, Medicaid, Medicare Advantage, Medigap, Medicare prescription drug coverage, appeals, fraud, abuse, and more.

To learn more about PA MEDI or becoming a volunteer, or to find an open enrollment event in the York County area call the PA MEDI Helpline at 717-771-9008 or 1-800-632-9073, Monday through Friday, 8 a.m. to 4:30 p.m.

Fall Medicare Open Enrollment

Continued from page 1

- Do you plan on going on a few long trips this year? All plans cover emergency hospital coverage, but if you need routine access to a physician while on vacation you may want to consider a plan that has a flexible network. Will you be able to get your prescriptions easily while away from home?
- Do you have a preferred pharmacy and is it included in the plans you’re considering? Do the costs of your medications change under the different plans based on that pharmacy?
- If you prefer to get your prescription in the mail, do the plans offer mail order delivery? Is the price higher or lower than picking it up at a “brick & mortar” pharmacy?

Customer Service

Last, but certainly not least, you should consider the quality of customer service you received with your current plan when thinking about switching.

- Were you satisfied with the quality of care you desired with your current plan?
- How responsive was your plan with questions or problems you may have had?
- How did your plan help you manage your health care needs (access to primary care, specialist, and prescriptions)?

There are a lot of consideration when choosing a Medicare plan, but using the 4Cs helps you focus on the aspects that are most important. The good news is that you don’t have to search for Medicare plans on your own. A national network of [State Health Insurance Assistance Programs](#) (SHIPs) is federally funded to provide free, unbiased assistance with Medicare selection.

In York County contact Pennsylvania Medicare Education and Decision Insight, PA MEDI at 717-771-9008 or 1-800-632-9073, or email aging@yorkcountypa.gov.

Remember that the Medicare Open Enrollment Period (OEP)/Annual Election Period (AEP) is October 15 – December 7 every year, so research your options and get expert advice before you make a final decision.

Source: National Council on Aging; <https://ncoa.org/>

Medicare.gov

Zoom Pre-Retirement Seminar



Are you near retirement or recently retired, and confused about choosing Medicare plans? We can help! **Attend this free virtual seminar** from the comforts of your home! You will get the facts and learn to better navigate the Medicare system.

WHEN: Thursday, September 23
Thursday, October 28
Thursday, November 18

HOW: ZOOM

TIME: 6 – 8:30 pm

This free event will be presented by the York County Area Agency on Aging PA MEDI Program.

Seminar topics include:

- Review of benefits provided under Medicare
- Original Medicare and Medicare Advantage Plan coverage options
- Medicare prescription drug coverage and tools to navigate the “Drug Plan Finder”
- Medicare Savings Programs
- Medicare Preventive Services
- Supplemental Insurance/Medigap Plans
- MyMedicare.gov and other technological tools

Pre-registration and a valid email address is required. Please call 717-771-9008 or 1-800-632-9073 or email aging@yorkcountypa.gov for registration and further information.

Questions to ask before joining a Medicare Advantage Plan

Assistance is Available During Medicare Open Enrollment

- Do you need help comparing the available plans or enrolling in a different plan?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?

PA Medicare Education and Decision Insight (PA MEDI) at the Area Agency on Aging will be offering one-on-one assistance virtually during the upcoming Annual Enrollment. Appointments are always free and confidential. **To schedule an appointment, call the PA MEDI Scheduling Line at 717-771-9042.**

*Please note: These appointments are only for **current Medicare beneficiaries** who would like to compare 2022 plans. If you are **new** to Medicare or have other questions regarding Medicare, please call our **PA MEDI Help Desk** at 717-771-9008.*

Where Can You Get Help With Medicare?

The 2022 *Medicare & You* Handbook

Medicare Web Site at
www.medicare.gov

Medicare Toll-Free
Telephone Number
1-800-633-4227

York County Area Agency on Aging
PA MEDI Help Desk
717-771-9008

When you are choosing between Original Medicare and Medicare Advantage or between Medicare Advantage Plans, here are some questions to keep in mind.

Providers, hospitals, and other facilities

- Will I be able to use my doctors? Are they in the plan's [network](#)?
- Do doctors and providers I want to see in the future take new patients who have this plan?
- If my providers are not in-network, will the plan still cover my visits?
- Which specialists, hospitals, home health agencies, and skilled nursing facilities are in the plan's network?

Access to health care

- What is the service area for the plan?
- Do I have any coverage for care received outside the service area?
- Who can I choose as my Primary Care Provider (PCP)?
- Does my doctor need to get approval from the plan to admit me to a hospital?
- Do I need a referral from my PCP to see a specialist?

Costs

- What [costs](#) should I expect for my coverage (premiums, deductibles, copayments)?
- What is the annual maximum out-of-pocket (MOOP) cost?
 - o Note: PPOs have different out-of-pocket limits for in-network and out-of-network care. If you're considering a PPO, find out what the different out-of-pocket limits are for in-network and out-of-network care.
- How much will I have to pay out of pocket before coverage starts (what is the deductible)?
- How much is my copayment for services I regularly receive, such as PCP or specialist care?
- How much will I pay if I visit an out-of-network provider or facility?
- Are there higher copays for certain types of care, such as hospital stays or home health care?

Benefits

- Does the plan cover any services that Original Medicare does not?
 - o Dental services
 - o Vision care
 - o Hearing aids
- Are there any rules or restrictions I should be aware of when accessing these benefits?

Prescription drugs

- Does the plan cover outpatient prescription drugs?
- Are my prescriptions on the plan's formulary?
- Does the plan impose any coverage restrictions?
- What costs should I expect to pay for my drug coverage (premiums, deductibles, copayments)?
- How much will I have to pay for brand-name drugs? How much for generic drugs?
- What will I pay for my drugs during the coverage gap?
- Will I be able to use my pharmacy? Can I get my drugs through mail order?
- Will the plan cover my prescriptions when I travel?

Coordination of benefits

- How does the plan work with my current coverage?
- If I join, would I lose my [job-based insurance](#) or [retiree coverage](#)?

If you're in a Medicare plan, review the "[Evidence of Coverage](#)" (EOC) and "[Annual Notice of Change](#)" (ANOC) your plan sends you each year, usually in the fall. The EOC gives you details about what the plan covers, how much you pay, and more. The ANOC includes any changes in coverage, costs, or service area effective in January. If you don't get an EOC or ANOC, contact your plan.

Source: This information is republished with permission from the Medicare Rights Center. For more info visit www.medicarerights.org. Visit their free, online resource, Medicare Interactive (MI) at www.medicareinteractive.org

What Medicare Part D Drug Plans Cover

All plans must cover a wide range of prescription drugs that people with Medicare take, including most drugs in certain protected classes,” like drugs to treat cancer or HIV/AIDS. A plan’s list of covered drugs is called a “formulary,” and each plan has its own formulary. Many plans place drugs into different levels, called “tiers,” on their formularies. Drugs in each tier have a different cost. For example, a drug in a lower tier will generally cost you less than a drug in a higher tier.

List of covered Prescription drugs

Most Medicare drug plans (Medicare drug plans and Medicare Advantage Plans with prescription drug coverage) have their own list of what drugs are covered, called a formulary. Plans include both brand-name prescription drugs and generic drug coverage. The formulary includes at least 2 drugs in the most commonly prescribed categories and classes. This helps make sure that people with different medical conditions can get the prescription drugs they need. All Medicare drug plans generally must cover at least 2 drugs per drug category, but plans can choose which drugs covered by Part D they will offer.

The formulary might not include your specific drug. However, in most cases, a similar drug should be available. If you or your prescriber believes none of the drugs on your plan’s formulary will work for your condition, you can ask for an exception.

A Medicare drug plan can make some changes to its drug list during the year if it follows guidelines set by Medicare. Your plan may change its drug list during the year because drug therapies change, new drugs are released, or new medical information becomes available.

NOTE: Your plan may raise the copayment or coinsurance you pay for a particular drug when the manufacturer raises their price.

Plans offering Medicare drug coverage under Part D may immediately remove drugs from their formularies after the Food and Drug Administration (FDA) considers them unsafe or if their manufacturer removes them from the market. Plans meeting certain requirements also can immediately remove brand name drugs from their formularies and replace them with new generic drugs, or they can change the cost or coverage rules for brand name drugs when adding new generic drugs. For other changes involving a drug you’re currently taking that will affect you during the year, your plan must do one of these:

- Give you written notice at least **30 days** before the date the change becomes effective.
- At the time you request a refill, provide written notice of the change and at least a **month’s supply** under the same plan rules as before the change.

You may need to change the drug you use or pay more for it. You can also ask for an exception. Generally, using drugs on your plan’s formulary will save you money. If you use a drug that isn’t on your plan’s drug list, you’ll have to pay full price instead of a copayment or coinsurance, unless you qualify for a formulary exception. All Medicare drug plans have negotiated to get lower prices for the drugs on their drug lists, so using those drugs will generally save you money. Also, using generic drugs instead of brand-name drugs may save you money.

Generic Drugs

The Food and Drug Administration (FDA) says generic drugs are copies of brand-name drugs and are the same as those brand-name drugs in:

- Dosage form
- Safety
- Strength
- Route of administration
- Quality
- Performance characteristics
- Intended use

Generic drugs use the same active ingredients as brand-name prescription drugs. Generic drug makers must prove to the FDA that their product works the same way as the brand-name prescription drug. In some cases, there may not be a generic drug the same as the brand-name drug you take, but there may be another generic drug that will work as well for you. Talk to your doctor or other prescriber about your generic drug coverage.

Tiers

To lower costs, many plans offering prescription drug coverage place drugs into different “tiers” on their formularies. Each plan can divide its tiers in different ways. Each tier costs a different amount. Generally, a drug in a lower tier will cost you less than a drug in a higher tier.

Here’s an example of a Medicare drug plan’s tiers:

- **Tier 1**-lowest copayment: most generic prescription drugs
- **Tier 2**-medium copayment: preferred, brand-name prescription drugs
- **Tier 3**-higher copayment: non-preferred, brand-name prescription drugs
- **Specialty tier**-highest copayment: very high cost prescription drugs

In some cases, if your drug is in a higher tier and your prescriber thinks you need that drug instead of a similar drug in a lower tier, you or your prescriber can ask your plan for an exception to get a lower coinsurance or copayment for the drug in the higher tier. Plans can change their formularies at any time. Your plan may notify you of any formulary changes that affect drugs you’re taking.

Source: [Medicare.gov](https://www.medicare.gov)

Key Medicare Dates

Annual Notice of Change September

Private plans are required to send a notice each fall if there will be any changes in cost, coverage, or service area. These changes go into effect January of the coming year.

Open Enrollment Period October 15 – December 7

Medicare Advantage and Part D Prescription Drug plans begin accepting applications for the upcoming year. The open enrollment period ends December 7 and new plans go into effect January 1.

General Enrollment Period January 1 – March 31

If you did not enroll in Medicare you can sign up for Part B from January 1 to March 31. Signing up through the GEP means you will have to pay a Part B premium penalty.

Medicare Advantage Open Enrollment Period January 1 – March 31

During the MA OEP you can make changes only if you have a Medicare Advantage Plan. You can switch to a different Medicare Advantage Plan or Original Medicare, with or without drug coverage. You cannot make any changes if you have Original Medicare.

Flu Season November – April

Medicare Part B covers 100 percent of the cost of a flu shot once every flu season with no Part B deductible required.

Initial Enrollment Period Seven months

The seven-month period including the three months before, the month of, and the three months after your 65th birthday. During this time you can enroll in Medicare.

Source: This information is republished with permission from the Medicare Rights Center. For more info visit www.medicarerights.org. Visit their free, online resource, Medicare Interactive (MI) at www.medicareinteractive.org



Stay Independent

Falls are the main reason why older people lose their independence.

Check Your Risk for Falling

Please circle “Yes or “No” for each statement below			Why it matters
Yes (2)	No (0)	I have fallen in the past year.	People who have fallen once are likely to fall again
Yes (2)	No (0)	I use or have been advised to use a cane or walker to get around safely.	People who have been advised to use a cane or walker may already be more likely to fall.
Yes (1)	No (0)	Sometimes I feel unsteady when I am walking.	Unsteadiness or needing support while walking are signs of poor balance.
Yes (1)	No (0)	I steady myself by holding onto furniture when walking at home.	This is also a sign of poor balance
Yes (1)	No (0)	I am worried about falling.	People who are worried about falling are more likely to fall.
Yes (1)	No (0)	I need to push with my hands to stand up from a chair.	This is a sign of weak leg muscles, a major reason for falling.
Yes (1)	No (0)	I have some trouble stepping up onto a curb.	This is also a sign of weak leg muscles.
Yes (1)	No (0)	I often have to rush to the toilet.	Rushing to the bathroom, especially at night, increases your chance of falling.
Yes (1)	No (0)	I have lost feeling in my feet.	Numbness in your feet can cause stumbles and lead to falls.
Yes (1)	No (0)	I take medicine that makes me feel light-headed or more tired than usual.	Side effects from medicines can sometimes increase your change of falling.
Yes (1)	No (0)	I take medicine to help me sleep or improve my mood.	These medicines can sometimes increase your chance of falling.
Yes (1)	No (0)	I often feel sad or depressed.	Symptoms of depression, such as not feeling well or feeling slowed down, are linked to falls.
Total		Add up the number of points for each “yes” answer. If you score 4 points or more, you may be at risk for falling. Discuss this with your doctor.	

(This checklist was developed by the Greater Los Angeles VA Geriatric Research Education Clinical Center (GRECC), and is a validated fall risk self-assessment tool.)

For more information on fall prevention, visit FallsFreeYork.org.



What YOU Can Do to Prevent Falls

Four things YOU can do to prevent falls:

- 1. Talk openly with your healthcare provider about fall risks & prevention.**
Tell a provider right away if you fall, worry about falling, or feel unsteady. Have your doctor or pharmacist review all the medicines you take, even over-the-counter medicines. As you get older, the way medicines work in your body can change. Some medicines, or combinations of medicines, can make you sleepy or dizzy and can cause you to fall. Ask your provider about taking vitamin D supplements to improve bone, muscle, and nerve health.
- 2. Exercise to improve your balance and strength.**
Exercises that improve balance and make your legs stronger, lower your chances of falling. It also helps you feel better and more confident. An example of this kind of exercise is Tai Chi. Lack of exercise leads to weakness and increases your chances of falling. Ask your doctor or healthcare provider about the best type of exercise program for you.
- 3. Have your eyes and feet checked.**
Once a year, check with your eye doctor, and update your eyeglasses, if needed. You may have a condition like glaucoma or cataracts that limits your vision. Poor vision can increase your chances of falling. Also, have your healthcare provider check your feet once a year. Discuss proper footwear, and ask whether seeing a foot specialist is advised.
- 4. Make your home safer.**
 - Remove things you can trip over (like papers, books, clothes, and shoes) from stairs and places where you walk.
 - Remove small throw rugs or use double-sided tape to keep the rugs from slipping.
 - Keep items you use often in cabinets you can reach easily without using a step stool.
 - Have grab bars put in next to and inside the tub, and next to the toilet.
 - Use non-slip mats in the bathtub and on shower floors.
 - Improve the lighting in your home. As you get older, you need brighter lights to see well. Hang light-weight curtains or shades to reduce glare.
 - Have handrails and lights installed on all staircases.
 - Wear well-fitting shoes with good support inside and outside the house.

Source: CDC, STEADI, Stopping Elderly Accidents, Deaths & Injuries, www.cdc.gov/steadi



The Secure Act

**By: Robert Clofine, Certified Elder Law Attorney,
practicing in York**

Just before we got hit with the COVID-19 pandemic, we got hit with a tax law change that might be the most significant estate planning development in the past 25 years. The change was part of the so-called SECURE Act and applies to those who die on or after January 1, 2020. The SECURE Act was passed as part of the bipartisan spending bill with goals of making saving for retirement easier and more affordable, but it was also intended to raise revenue.

NO MORE STRETCH IRA

The SECURE Act makes a number of changes, but the biggest estate planning change has to do with how retirement funds must be withdrawn by the beneficiaries when the account owner dies. These new rules apply to IRAs and employer qualified retirement accounts, such as 401(k) and 403(b) plans. While there are limited exceptions, the SECURE Act eliminates the ability of non-spouse beneficiaries of an IRA or other qualified retirement plan to stretch distributions over their own life expectancies. That is, under the SECURE Act, most beneficiaries will now be required to withdraw all of the inherited retirement account by the end of the 10th year following the account owner's death.

The only exceptions are for the account owner's surviving spouse, a minor child, a beneficiary who is disabled or chronically ill, or a beneficiary who is less than 10 years younger than the decedent account owner. Those special

beneficiaries can still stretch distributions over their life expectancies subject to certain limitations. But for most beneficiaries, the SECURE Act means that income tax will have to be paid on all of the funds within 10 years of the IRA owner's death, rather than over the lifetime of the beneficiary. In a simple example, prior to the SECURE Act, if Mom died and named her 50-year-old son as the beneficiary of her \$1 million IRA, the son would have been able to take distributions from the \$1 million inherited IRA over his 34.2 year life expectancy, thus spreading the income tax over a long period of time and allowing the account to continue to grow tax-deferred. Now, however, under the SECURE Act, the son as beneficiary must withdraw the entire IRA within 10 years of his mother's death.

CONDUIT TRUSTS MAY BE A BIG PROBLEM

While the SECURE Act changes will impact all non-spouse beneficiaries, the most severe impact will be on those who have named a trust as a beneficiary of part or all of their retirement account, especially a type of trust that is considered a "Conduit Trust." With a Conduit Trust, the trustee is instructed to take the annual required minimum distribution and pay that amount to the trust beneficiary each year. Prior to the SECURE Act, this type of trust often made sense as it allowed the retirement account to be paid out to the trust beneficiary over that beneficiary's life expectancy. This "Conduit Trust" approach thereby spreads the income tax

out over a number of years and also limited the beneficiary's immediate access to a substantial portion of the trust assets since the trustee was only required to pay the beneficiary the modest required minimum distribution (but could pay the beneficiary additional funds in the trustee's discretion). Now, however, the Conduit Trust will generally have to be paid out to the trust beneficiary within 10 years of the account owner's death. **This will likely increase income taxes and will most likely give the trust beneficiary access to the funds sooner than anticipated.**

WHAT TO DO NOW!

These changes impact more clients than any other estate planning change in recent years. If you have a significant IRA or other retirement account or you have named a trust as beneficiary of an IRA, you should review your estate plan in light of these changes.

Tax Prep Volunteers Needed for Spring 2021 Tax Season

Do you have experience doing your own taxes? Are you interested in learning about the new tax laws? Are you looking for an opportunity to give back to your community?

The AARP Tax-Aide Foundation Program is expanding its team of volunteers in York County for the upcoming tax season. Tax-Aide is a program that offers free tax filing help for those who need it most, especially adults 50 and older, during tax season. AARP membership is not required.

We are looking for capable, motivated, compassionate and friendly volunteers to join our team for the upcoming tax season. AARP Foundation Tax-Aide volunteers receive training and continued support in a welcoming environment. There are a variety of roles for individuals at

every level of experience who want to make a difference in someone else's life. Volunteer tax preparers complete tax preparation training and IRS certification prior to working with taxpayers. There is also a need for grassroots leadership, on-site greeters, and interpreters who can provide language assistance.

Annually in York County, nearly 100 AARP Foundation Tax-Aide volunteers file more than 4,000 Federal, PA and local tax returns throughout York County. The program is offered at 15 locations in: York, Hanover, Delta, Dover, Lewisberry, Manchester, Mt. Wolf, Red Lion, Shrewsbury, Spring Grove and Wrightsville.

For more information on how to get started as a volunteer, contact Dick Hershey at 717.640.5006 or yorkaarptaxaide@gmail.com.

Getting a Better Night's Sleep

- **Stick to a sleep schedule.** Go to bed and wake up at the same time every day, even on the weekends.
- **Get some exercise every day.** But not close to bedtime.
- **Go outside.** Try to get natural sunlight for at least 30 minutes every day.
- **Avoid nicotine and caffeine.** Both are stimulants that keep you awake. Caffeine can take 6–8 hours to wear off completely.
- **Don't take naps after mid-afternoon.** And keep them short.
- **Avoid alcohol and large meals before bedtime.** Both can prevent deep, restorative sleep.
- **Limit electronics before bed.** Try reading a book, listening to soothing music, or another relaxing activity instead.
- **Create a good sleeping environment.** Keep the temperature cool if possible. Get rid of sound and light distractions. Make it dark. Silence your cell phone.
- **Don't lie in bed awake.** If you can't fall asleep after 20 minutes, get up and do a relaxing activity until you feel sleepy again.
- **See your health care provider if nothing you try helps.** They can determine if you need further testing. They can also help you learn new ways to manage stress.

Source: *National Institutes of Health, Wise Choices,*
<https://newsinhealth.nih.gov/>

EAT RIGHT when MONEY'S TIGHT

Food costs are on the rise. Read on for tips on how to stretch your food dollars by planning ahead, budgeting, making smart food choices, and preparing low-cost recipes

Shop SMARTER!

BEFORE Shopping

- Plan your weekly meals and snacks. Preparing in advance will help you know what you need and also help you put leftovers to good use. See below for more on planning ahead.
- Use store circulars and go online to look for coupons, sales, and store specials. Only use coupons on foods you normally eat. Make sure the coupons give you the best value for your money.
- For added savings, sign up for the store discount card or bonus card at your local supermarket.

DURING Shopping

- Have something to eat before you go shopping. It's easier to stick to your shopping list when you are not hungry.
- Try store brands. They are the same quality and cost less.
- Compare products for the best deal. Use unit pricing and also the Nutrition Facts

labels to get the best product for your money.

- Check "sell by" or "use by" dates. Buy the freshest food possible.

AFTER Shopping

- Store food right away in the refrigerator or freezer to keep it fresh and safe.
- If you buy a large amount of fresh food, like meat, poultry, or fish, divide it into meal-size packages, label the food, and freeze it for later use.
- Use foods with the earliest expiration dates first.

PLAN AHEAD

- Plan to prepare and eat foods you already have at home first.
- Know how much money you have to spend on food.
- Make a shopping list based on the money you have to spend and what foods you will need.
- Buy only the amount of food you can use before it spoils. Remember, frozen, canned, or shelf-stable foods last longer!

Source: USDA, <https://snaped.fns.usda.gov/snap/EatRightWhenMoney'sTight.pdf>

BEST BUYS for COST and NUTRITION

BREADS AND GRAINS

Choose whole-grain breads. Look for bargains on day-old varieties. Buy regular brown rice and old-fashioned oats and grits instead of instant varieties to save money and consume less sugar, salt, and calories.

VEGETABLES

Buy large bags of frozen vegetables. When choosing canned vegetables, look for "low sodium" or "no added salt" on the label.

FRUITS

Buy fresh fruit in season - it generally costs less. Frozen and canned fruits are available year round, can save you money, and have similar nutrition values to fresh.

LOW-FAT OR FAT-FREE MILK PRODUCTS

Buy low-fat or fat-free milk, yogurt, and cheese in the largest size that can be used before spoiling. Larger containers cost less per serving than smaller sizes. Ultra-pasteurized milk found on store shelves has a longer expiration date and won't spoil as fast.

MEAT AND BEANS

Dried beans and peas are a good source of protein and fiber. They can last a year or more without spoiling. Canned tuna packed in water is an inexpensive healthy protein choice. Light tuna has less mercury than white (albacore) tuna.

Fire Safety Tips for Older Adults

Knowing what to do in the event of a fire is particularly important for older adults. At age 65, people are twice as likely to be killed or injured by fires compared to the population at large. And with our numbers growing every year - in the United States and Canada, adults age 65 and older make up about 12 percent of the population - it's essential to take the necessary steps to stay safe.

Safety tips

To increase fire safety for older adults, National Fire Protection Agency offers the following guidelines:

• Keep it low

If you don't live in an apartment building, consider sleeping in a room on the ground floor in order to make emergency escape easier. Make sure that [smoke alarms](#) are installed in every sleeping room and outside any sleeping areas. Have a telephone installed where you sleep in case of emergency. When looking for an apartment or high-rise home, look for one with an [automatic sprinkler system](#). Sprinklers

can extinguish a home fire in less time that it takes for the fire department to arrive.

• Sound the alarm

The majority of fatal fires occur when people are sleeping, and because smoke can put you into a deeper sleep rather than waking you, it's important to have a mechanical early warning of a fire to ensure that you wake up. If anyone in your household is deaf or if your own hearing is diminished, consider installing a smoke alarm that uses a flashing light or vibration to alert you to a fire emergency.

• Do the drill

Conduct your own, or participate in, regular fire drills to make sure you know what to do in the event of a home fire. If you or someone you live with cannot escape alone, designate a member of the household to assist, and decide on backups in case the designee isn't home. Fire drills are also a good opportunity to make sure that everyone is able to hear and respond to smoke alarms.

• Open up

Make sure that you are able to open all doors and windows in your home. Locks and pins should open easily from inside. (Some **apartment and high-rise buildings** have windows designed not to open.) If you have **security bars on doors or windows**, they should have emergency release devices inside so that they can be opened easily. These devices won't compromise your safety, but they will enable you to open the window from inside in the event of a fire. Check to be sure that windows haven't been sealed shut with paint or nailed shut; if they have, arrange for someone to break the seals all around your home or remove the nails.

• Stay connected

Keep a telephone nearby, along with emergency phone numbers so that you can communicate with emergency personnel if you're trapped in your room by fire or smoke.

Source: NFPA, National Fire Protection Agency;
<https://nfpa.org/Public-Education/Fire-causes-and-risks/Specific-groups-at-risk/Older-adults>

How to Spot Frauds and Scams

You've heard the saying "If it sounds too good to be true, it probably is". Common scams change, but you can protect yourself by learning how to spot the red flags that can signal a scam.

Promises of guaranteed riches

Scammers dangle the prospect of wealth to convince you to put your money into their deals. When the seller focuses only on how much money you can make, beware.

What you'll hear

"You never have to work again." "No risk." "You're guaranteed to make money."

The truth

All real investments carry risk. Ask questions about where the profits come from, and what the risks are.

Pressure to act right now

Be cautious when you hear a sales pitch urging you to act immediately before an opportunity disappears.

What you'll hear

"This is your chance to get in on the ground floor." "If you don't take this, someone else will."

The truth

The fraudster may be trying to keep you from thinking carefully, researching, and talking to your family or a trusted adviser.

Special opportunity just for you

Be careful when someone claims to have inside information that's not available to others. Keeping information secret is a sign there's something the scammer doesn't want others to see.

What you'll hear

"This product is top secret." "I have inside information that no one else knows."

The truth

A legitimate adviser gives you written disclosures, answers your questions, explains risks, and discourages you from buying anything you don't understand.

You've won!

Scammers say you've won the lottery or another big prize, but to collect, you have to pay an up-front fee or tax. Or, you'll be invited to a "free lunch" seminar that's marketed as educational, when in fact it's a staged sales event.

What you'll hear

"Congratulations, you've won the lottery!" "Come to a free dinner."

The truth

You can't win a lottery you didn't enter, and you never have to pay to collect a real prize. Some companies offer "free lunch" seminars because they hope giving you something small will make you feel obligated to buy from them.

I'm just like you

Promoters sometimes target a particular faith community, social group, or ethnic group and work hard to be accepted, so you're more likely to trust them. They'll ask you personal questions, then use your answers to figure out what sales pitch will most appeal to you.

What you'll hear

"Everyone is making money on this deal." "Our church friends have all agreed."

The truth

Hucksters know you're less likely to ask questions if you trust them, so they use association with your friends, faith community, or social group as a shortcut to earn your trust.

I'm specially trained

To earn your trust, salespeople tell you they have special certifications, qualifications, or credentials. They want you to think they're experts who know what's best for you.

What you'll hear

"I'm an expert adviser." "I've been managing these kinds of investments for two decades." "I'm a certified specialist."

The truth

Credentials alone don't guarantee expertise or the quality of someone's training. It's up to you to find out if a qualification is valuable.

Source: Consumer Financial Protection Bureau; Learn more at <https://www.consumerfinance.gov/>.

Smoke Alarms at Home

Smoke alarms are a key part of a home fire escape plan. When there is a fire, smoke spreads fast. Working smoke alarms give you early warning so you can get outside quickly.

SAFETY TIPS

- ✓ Install smoke alarms in every bedroom. They should also be outside each sleeping area and on every level of the home. Install alarms in the basement.
- ✓ Large homes may need extra smoke alarms.
- ✓ It is best to use interconnected smoke alarms. When one smoke alarm sounds, they all sound. Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.
- ✓ Current alarms on the market employ different types of technology including multi-sensing, which could include smoke and carbon monoxide combined.
- ✓ Today's smoke alarms will be more technologically advanced to respond to a

multitude of fire conditions, yet mitigate false alarms.

- ✓ A smoke alarm should be on the ceiling or high on a wall. Keep smoke alarms away from the kitchen to reduce false alarms. They should be at least 10 feet (3 meters) from the stove.
- ✓ People who are hard-of-hearing or deaf can use special alarms. These alarms have strobe lights and bed shakers.
- ✓ Replace all smoke alarms when they are 10 years old.

FACTS

- ◆ A closed door may slow the spread of smoke, heat, and fire.
- ◆ Smoke alarms should be installed inside every sleeping room, outside each separate sleeping area, and on every level. Smoke alarms should be connected so when one sounds, they all sound. Most homes do not have this level of protection.

- ◆ Roughly 3 out of 5 fire deaths happen in homes with no smoke alarms or no working smoke alarms.



Source: NATIONAL FIRE PROTECTION ASSOCIATION, The leading information and knowledge resource on fire, electrical and related hazards. www.nfpa.org/education

Take Care of Yourself While Caring for Others

November is National Caregivers Month



It can be a labor of love, and sometimes a job of necessity. Millions of Americans provide unpaid care for someone with a serious health condition each year. These often-unsung heroes provide hours of assistance to others. Yet the stress and strain of caregiving can take a toll on their own health.

Many of us will end up becoming or needing a caregiver at some point in our lives.

Chances are we'll be helping out older family

members who can't fully care for themselves. Caregiving responsibilities can include everyday tasks, such as helping with meals, schedules, and bathing and dressing. It can also involve managing medicines, doctor visits, health insurance, and money. Caregivers often give emotional support as well.

Studies have shown that some people can thrive when caring for others. Caregiving may help to strengthen connections to a loved one. Some find joy, fulfillment, and a sense of being appreciated in looking after others. But for many, the strain of caregiving can become overwhelming.

Research has linked informal caregiving to a variety of long-term health problems. Caregivers are more likely to have heart disease, cancer, diabetes, arthritis, and excess weight. Caregivers are also at risk for depression or anxiety.

Source: National Institute of Health

<https://newsinhealth.nih.gov/special-issues/seniors/coping-caregiving>

Wise Choices

Self-Care for Caregivers

Get organized. Make to-do lists, and set a daily routine.

Ask for help.

Make a list of ways others can help. For instance, someone might pick up groceries or sit with the person while you do errands.

Take breaks each day, and spend time with your friends.

Keep up with your hobbies and interests.

Join a caregiver's support group.

Meeting other caregivers may give you a chance to exchange stories and ideas.

Eat healthy foods, and exercise as often as you can.

See your doctor regularly.

Be sure to tell your health care provider that you're a caregiver, and mention if you have symptoms of depression or sickness.

Build your skills.

Some hospitals may have resources on how to care for someone with an injury or illness. To find information, call your local hospital, or ask your doctor. You can also contact York County Area Agency on Aging at 717-771-9610 to inquire about potential options.

To learn more about aging-related caregiver resources, contact NIH's National Institute on Aging at 1-800-222-2225 or send an email to niaic@nia.nih.gov.

Emergency Rental Assistance Program

York County's Emergency Rental Assistance Program (ERAP) is now accepting applications for rent relief and utility assistance for residents. Community Progress Council (CPC) has been selected by York County to disperse \$30 million in federal relief money to those impacted by the COVID-19 pandemic. Applicants can apply for assistance through CPC's website at www.YorkCPC.org/take-action.

Before you begin the application process, please read the list of qualifications and application process. Incomplete applications will not be processed.

Each applicant must create an account, complete all required survey fields and upload the necessary documents, as directed. Applicants can use this portal to check the status of their application. Applications can be started, and finished at another time by using your log-in information.

What the Program Covers

RENT: Residents may qualify for up to 12 months of rent assistance – to cover past, current and/or future monthly rent payments.

UTILITIES: Assistance payments will be made for arrearages only (past due amounts), but can include electric, natural gas, water, sewer and trash.

To qualify, you must:

1. Be a resident of York County
2. You must rent your home or apartment
3. Demonstrate a financial impact related to the COVID-19 pandemic

*Must qualify for unemployment benefits OR experienced a reduction in income OR incurred significant living expenses related to COVID-19 OR experienced other financial hardship due directly or indirectly to COVID-19 that threatens the ability to pay the costs of the rental property or its tenant-paid utilities when due.

Household income limits for this program:

1 Person	\$45,840
2 Person	\$52,400
3 Person	\$58,960
4 Person	\$65,440
5 Person	\$70,720
6 Person	\$75,920
7 Person	\$81,200

Is there a deadline to apply?

At this time, there is no deadline to apply for this program; however, we encourage all residents of York County to apply when they are ready to ensure that funds are available and to avoid evictions and utility shut offs at all costs.

You must have the following items to complete the application:

1. An email address to apply and to receive updates regarding your application.
2. Contact information for your landlord: name, phone number and email address
3. Income information to report your household income
4. Most recent utility bills if seeking utility assistance

5. Copy of identification (government issued Photo ID or Driver's license, passport)
6. Proof of Residence if different from ID

Your LANDLORD will need to provide the following items:

1. Lease
2. W-9
3. ACH information for Direct Deposit
4. Documentation of rent owed

*Landlords will need to sign the application (using their computer mouse) when prompted

How to get help with the application

Community Progress Council realizes that renters in York County may need help filling out the Emergency Rental Assistance Program application, or lack access to the necessary technology.

Partnering organizations across York County are open and ready to assist residents with filling out applications, or to provide applicants with a computer or tablet to assist in the process.

A full listing of partnering organizations can be found at <https://www.yorkcpc.org/erap-help/>. Please contact the organizations directly.

Or visit the COMMUNITY PROGRESS COUNCIL at 226 East College Avenue, York, 10 am to 3 pm, Monday through Friday; 5 pm to 7 pm, on Thursdays, to schedule an appointment for assistance. For more information call CPC at 717-846-4600.

YORK COUNTY SENIOR CENTERS

Due to the current COVID-19 situation, please contact the center of your choice directly as the hours of operation will vary.

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 717-848-3610
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 717-456-5753
Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg
Director: Scott Shughart
Phone: 717-432-2216

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 717-244-7229
Website: www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover
Director: Emma Crossley
Phone: 717-292-7471
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 717-266-1400
Website: [http:// www.mtwolf.org/SeniorCenter/](http://www.mtwolf.org/SeniorCenter/)

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 717-938-4649 or 717-938-4640
Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York
Director: Susan K. Jones
Phone: 717-848-4417

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom
Director: Nicole Strassman
Phone: 717-235-6060
Website: www.scycseniorcenter.org

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown
Director: Rosie Horton
Phone: 717-993-3488
Website: www.stewsenior.org

SUSQUEHANNA AREA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville
Interim Director: Patricia Wilkerson
Phone: 717-244-0340
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York
Director: Lisa Krout
Phone: 717-843-9704
Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove
Director: Tammy Miller
Phone: 717-225-0733
Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York
Director: Kelly Frey
Phone: 717-854-0693
Website: www.yorktownseniorcenter.org

Retired Air Force General to Speak on “Service after the Service” at 2021 York County Veterans Celebration and Breakfast

York County’s annual Veterans Celebration and Breakfast will be held at 8 am on Saturday November 13th at the York Expo Center’s Mid-Atlantic Industrial Memorial Hall West.

New Song Community Choir and Central York Middle School Fife and Drum Corps will highlight a celebration of York County veterans and their continued service to our community.

Retired Air Force Lieutenant General Ralph Jodice will be the keynote speaker.

The tradition of no cost to veterans will continue this year. All others are asked to contribute to The York County Veterans Fund to help offset costs for the event.

Ceremonies will also include presentation of two George H. Eyer awards for distinguished service for 2020 and 2021. The annual award is presented to a deserving YORKVET who has demonstrated distinguished service to our community over an extended period of time.

Terry Gendron, director of the York County Department of Veterans Affairs, will serve as master of ceremonies. For further information, contact the department at yorkvet@yorkcountypa.gov or 717-771-9218.



About Ralph Jodice

Best known locally for his “service after the service” with Roots for Boots, Ralph is a life-long aviator with more than 3500 Air Force flight hours in both fixed wing and rotary aircraft. His military service culminated in the joint and combined command of NATO Allied Air Command and US Air Forces Europe’s 16th Air Expeditionary Task Force in Izmir, Turkey.

Volunteers

Making A Difference Every Day!

Volunteers are incredibly important to York County Area Agency on Aging and the community. In the month of April we celebrated National Volunteer week with Canada’s theme, **The Value of One, The Power of Many**. Each and every one of the volunteers’ hard work and dedication, especially this past year, has been very much appreciated. We want to formally recognize and thank those volunteers who have reached milestones in the past year, our summer 2021 “Volunteers of the Month” and share some words from Elizabeth DiLuigi. **“The Value of One, The Power of Many”** theme was chosen because it speaks to the immeasurable acts of kindness of individuals and how, collectively, these individual acts come together to accomplish great things. Thank you to our volunteers for all that they do and for their commitment to the seniors of York County.”

1 Year Award:

Charlotte Aldinger
 Ranald Ball
 Christine Brinker
 Judith Chambers
 Tammy Davis
 Mark DeVries
 Cynthia Dunn
 Lisa Essman
 Dennis Hall
 Christina Herold
 Sally Kaltreider
 Kathy Kessler
 Pamela Melton
 Paige Payne
 Katie Rexroth
 Wendy Rittenhouse
 Staci Rogers
 Brenda Shubert
 Judy Shultz
 Jennifer Simon
 Randy Sterner
 Sherry Welsh
 Larry Wolfe



5 Year Award:

Tami Barley
 Linda Baugher
 Marian Broderick
 Barbara Clark
 Judith Gunnet
 Richard Hartman
 Frederick Henbery
 Patricia Landis
 Michael Long
 Karen Mansberger
 Phyllis March
 Cheri Muir
 Monica Newcomb
 David Norris
 Mary Ann Spontak

10 Year Award:

Jacquelin Harrington
 Richard Hershey
 Sardari Khanna
 Ronald Sturges



20 Year Award:

Carol Deland
 Nancy Eyster
 Connie Nelson
 Paul Pitzer



The COVID-19 Pandemic has taught us the importance of coming together as a community and having volunteers to support each other. For the first time, many folks experienced how isolating a lack of social contact can be. Some area seniors will remain isolated even during our return to a new normal. These seniors would benefit from a Friendly Visitor. Friendly Visitors provide seniors who have little social contact with a weekly visit by a volunteer. Many of our volunteers and seniors have formed lasting friendships. Friendly Visitors are being sought for all areas of York County, but especially in the Hanover, Spring Grove, and Dillsburg areas.

In addition to the need for Friendly Visitors, Financial Counselor volunteers are essential for some older adults. Financial Counselors can mean the difference between a senior having their electric shut off and paying their bills on time. Financial counselors assist seniors with budgeting, balancing their checkbooks, filling out applications, and helping the senior connect to community resources. If you enjoy working with numbers and budgeting please consider volunteering as a Financial Counselor.

If you are interested in becoming a Friendly Visitor or Financial Counselor, or learning about any of the other volunteer opportunities with York County Area Agency on Aging please contact Stephanie Hankey at 717-771-9610 or email SNHankey@YorkCountyPA.gov.

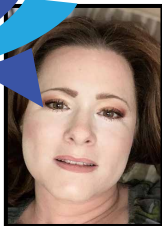
York County Area Agency on Aging
 100 W. Market Street
 York, PA 17401
 (717) 771-9610

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The following is a list of the York County Area Agency on Aging Volunteers of the Month. Please join me in congratulating them! These volunteers have gone above and beyond in giving of their time and hard work.



May 2021
Christina Herold
Friendly Visitor



June 2021
Cheri Muir
*General Office Assistance,
 Rent-A-Kid, Special Events*



July 2021
Suzanne Piccolo
*PA MEDI (APPRISE)
 Counselor*



August 2021
Catherine Dietz
*PA MEDI (APPRISE)
 Counselor*



September 2021
Dean Wise
*Judicial Center Tour Guide,
 General Office Assistance, New Horizons Delivery*

Volunteers of the Month

YCAAA Stars